

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Fitzpatrick, et al. CONFIRMATION NO.: 3242
SERIAL NO.: 09/696,693 GROUP NO.: 3692
FILING DATE: October 25, 2000 EXAMINER: Siegfried E. Chencinski
TITLE: SYSTEM FOR PROVIDING FINANCIAL SERVICES

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

STATEMENT OF THE SUBSTANCE OF THE INTERVIEW

Sir:

Pursuant to M.P.E.P. § 713.04, Applicants hereby make the following statement describing the substance of a telephonic interview that occurred on July 17, 2008, in the above-identified application. Examiner Siegfried E. Chencinski and the undersigned participated in the interview. No exhibits or demonstrations were presented.

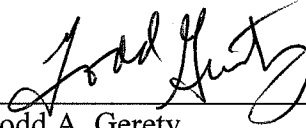
Substance of the interview was based on the arguments made in the Amendment responsive to the January 15, 2008 Office Action which was filed with the United States Patent and Trademark Office on June 16, 2008.

During the interview, the Examiner stated that the submission already filed would be considered in the ordinary course of his review.

Although no fee is believed due in connection with this paper, the Commissioner is authorized to charge any required fees to Deposit Account No. 50-3081.

Applicants' undersigned attorney may be reached by telephone at (617) 526-9655.
Please direct all correspondence to Customer No. 42532 at the address provided below.

Respectfully submitted,



Todd A. Gerety
Attorney for the Applicants
Proskauer Rose LLP
One International Place
Boston, MA 02110

Date: August 14, 2008
Reg. No.: 51,729

Tel. No.: (617) 526-9655
Fax No.: (617) 526-9899